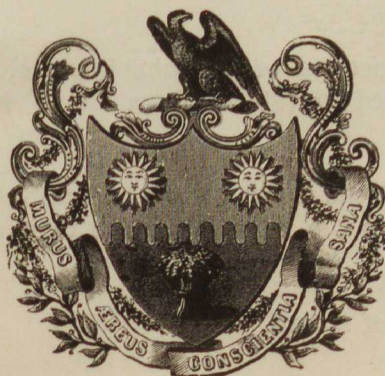


Seventy-First Annual Report of the
Trustees of the
PEABODY INSTITUTE
PEABODY, MASS.



For the Year Ending December 31
1922

Seventy-First Annual Report of the
Trustees of the
PEABODY INSTITUTE
PEABODY, MASS.



For the Year Ending December 31
1922

At a legal meeting of the inhabitants of the Town of Peabody, qualified to vote in Town affairs, held March 6, 1892, it was

Voted: That the Town allow the Trustees of the Peabody Institute, in the future, to make their annual report in print.

A true copy of record.

Attest:

N. H. POOR, Town Clerk.

BOARD OF TRUSTEES

1922

WILLIAM F. DUFFY, President JAMES F. COFFEY, Secretary
JOHN J. GALLAGHER, Treasurer

FINANCE COMMITTEE

W. F. DUFFY	C. S. BATCHELDER
L. P. OSBORN	J. E. FITZGERALD
H. E. TRASK	JOHN F. JORDAN

BUILDING COMMITTEE

H. G. DUNNEY
L. G. LEWIS
J. F. COFFEY

BURIAL LOT COMMITTEE

A. P. BUGLER
DANIEL L. TUMELTY
LUCIEN G. LEWIS

TRUSTEES

WILLIAM F. DUFFY.....	Term	Expires	December 31, 1922
CHARLES S. BATCHELDER.....	Term	Expires	December 31, 1922
LYMAN P. OSBORN.....	Term	Expires	December 31, 1923
JOHN F. JORDAN.....	Term	Expires	December 31, 1923
JOHN E. FITZGERALD.....	Term	Expires	December 31, 1924
HARRY E. TRASK.....	Term	Expires	December 31, 1924
JOHN J. GALLAGHER.....	Term	Expires	December 31, 1925
LUCIEN G. LEWIS.....	Term	Expires	December 31, 1925
A. P. BUGLER.....	Term	Expires	December 31, 1926
HAROLD G. DUNNEY.....	Term	Expires	December 31, 1926
JAMES F. COFFEY.....	Term	Expires	December 31, 1927
DANIEL L. TUMELTY.....	Term	Expires	December 31, 1927
J. MURRAY WILSON, Janitor			

LIBRARY AND LYCEUM COMMITTEE 1921

J. W. HUDSON, Chairman	JOHN E. HAYES
P. H. O'CONOR, Secretary	JAMES E. FARLEY
MRS. LYMAN P. OSBORN	HORACE K. FOSTER
MISS HELEN M. O'ROURKE	DANIEL J. CONROY
GEORGE R. UNDERWOOD	WILLARD W. WOODMAN
JOHN E. FITZGERALD	THOMAS W. SHEEHAN

LIBRARY COMMITTEE

P. H. O'CONOR	HELEN M. O'ROURKE
J. W. HUDSON	THOMAS W. SHEEHAN
JOHN E. FITZGERALD	MRS. L. P. OSBORN
GEORGE R. UNDERWOOD	JAMES E. FARLEY
W. W. WOODMAN	

EBEN DALE SUTTON COMMITTEE

P. H. O'CONOR	GEORGE R. UNDERWOOD
J. W. HUDSON	D. J. CONROY
H. K. FOSTER	JOHN E. FITZGERALD
MISS HELEN M. O'ROURKE	

LYCEUM COMMITTEE

DANIEL J. CONROY	JAMES E. FARLEY
MRS. L. P. OSBORN	JOHN E. HAYES
W. W. WOODMAN	

READING ROOM COMMITTEE

THOMAS W. SHEEHAN	H. K. FOSTER
JOHN E. HAYES	

FINANCE COMMITTEE

P. H. O'CONOR	JOHN E. FITZGERALD
THOMAS W. SHEEHAN	

JOHN E. KEEFE, Librarian

MISS FRANCES CARROLL, Librarian Eben Dale Sutton Reference
Library

TREASURER'S REPORT

Peabody, Mass., December 29, 1922.

Trustees Peabody Institute, Peabody, Mass.

Gentlemen:

I submit herewith my report in detail for your consideration covering the year 1922.

All of our investments are sound and paying interest and dividends excepting the following:

5M Indiana Columbus & Eastern R. R. (General Fund bought in 1902) on which interest has been defaulted since Nov. 1, 1919. These bonds have been deposited with a bondholder's protective committee. The road is now being operated by a receiver who in conjunction with the bond holders' committee is endeavoring to work out a re-organization.

One share New York, New Haven & Hartford R. R.

Ten shares Boston & Maine R. R. 1st Preferred A.

The above stock was acquired in the settlement of the Eben T. Osborn Estate and is not paying dividends at present.

During the year the following securities matured:

5M U. S. 4 $\frac{3}{4}$ % Victory Notes (Eben T. Osborn Estate)

Bonds were purchased for the various funds as follows:

6M Standard Oil Co. California 7's Eben T. Osborn Estate

1M Consumers Power Co. 5's Eben T. Osborn Estate

1M Standard Oil Co. California 7's Reserve Fund

Your Treasurer's books were audited in April 1922 by Harvey S. Chase & Co., Certified Public Accountants, and found correct.

Respectfully,

JOHN J. GALLAGHER.

Peabody General Fund Cash Account—Year 1922

Dr.		Cr.	
Interest and Dividends..	\$5208 28	Balance	\$ 573 65
Rents	1212 00	General Repairs	411 43
Balance	283 17	Insurance	326 92
		Gas, Elec. Lt., Water...	500 71
		Coal	717 00
		Salaries	1951 50
		Lyceum and Library.....	2000 00
		Sundries	222 24
	<hr/>		<hr/>
	\$6703 45		\$6703 45

Reserve Fund Cash Account—Year 1922

Dr.		Cr.	
Balance	\$1259 85	Lyceum and Library.....	\$3000 00
Interest and Dividends..	3483 86	Sundries	5 26
Rents	168 00	Interest Pre-payments..	30 92
		Premium	61 50
		Investments	1053 86
		Balance	760 17
	<hr/>		<hr/>
	\$4911 71		\$4911 71

Eben Dale Sutton Reference Library

General Fund Cash Account—Year 1922

Dr.		Cr.	
Interest and Dividends..	\$1298 75	Balance	\$ 192 66
Balance	32 67	Lyceum and Library.....	1000 00
		Insurance	84 00
		Sundries	54 76
	<hr/>		<hr/>
	\$1331 42		\$1331 42

Eben Dale Sutton Reference Library**Light and Fuel Fund Cash Account—Year 1922**

Dr.		Cr.	
Balance	287 50	Transfer to Gen. Fund	\$215 00
Interest and Dividends..	215 00	Balance	\$287 50
	<u>\$502 50</u>		<u>\$502 50</u>

Eben Dale Sutton Reference Library**Building Fund Cash Account—Year 1922**

Dr.		Cr.	
Balance	\$556 41	Investment Acct.	\$ 52 21
Interest and Dividends..	810 96	Balance	1315 16
	<u>\$1367 37</u>		<u>\$1367 37</u>

High School Medal Fund Cash Account—Year 1922

Dr.		Cr.	
Balance	\$17 06	Medals, etc.	\$ 78 23
Interest and Dividends..	129 13	Investment	29 13
		Balance	38 83
	<u>\$146 19</u>		<u>\$146 19</u>

Peabody Burial Lot Cash Account—Year 1922

Dr.		Cr.	
Balance	\$149 19	Care of Lot.....	\$ 30 00
Interest and Dividends..	47 18	Investment	7 18
		Balance	159 19
	<u>\$196 37</u>		<u>\$196 37</u>

Eben T. Osborn Estate Cash Account—Year 1922

Dr.		Cr.	
Balance	\$1424 58	Premium	\$394 00
Interest, Dividends and Investments	6175 75	Heating Sutton Library	300 00
Investments	27 61	Sutton Library Com.....	200 00
Balance	410 17	Interest Pre-Payments..	184 11
		Investments	6960 00
	<u>\$8038 11</u>		<u>\$8038 11</u>

Peabody Library Cash Account—Year 1922

Dr.		Cr.	
Balance	\$221 70	Salaries	\$2762 50
Transfer General Fund	2000 00	Books	1242 50
Transfer Reserve Fund	3000 00	Magazines	262 93
Sales of Books, etc.....	37 38	Binding	560 96
Receipts from Fines, etc.	104 73	Printing	33 00
		Supplies, etc.	189 26
		Lectures	66 40
		Balance	246 26
	<u>\$5363 81</u>		<u>\$5363 81</u>

Sutton Library Cash Account—Year 1922

Dr.		Cr.	
Balance	\$161 37	Salaries	\$1032 36
Transfer from Sutton Gen. Fund	1000 00	Books	12 86
Transfer from Eben T. Osborn Estate	*200 00	Binding	7 50
		Supplies, etc.	45 98
		Balance	262 67
	<u>\$1361 37</u>		<u>\$1361 37</u>

Peabody Library General Fund Balance Sheet—Dec. 31, 1922

Dr.		Cr.	
Income Acct.	\$163 15	Principal Acct.	\$223684 53
Institute Building and Grounds	101500 00	Cash Acct.	283 17
Real Estate Invest- ments	14000 00		
Securities Investments	108107 05		
Profits and Loss.....	197 50		
	<u>\$223967 70</u>		<u>\$223967 70</u>

Peabody Library Reserve Fund Balance Sheet—Dec. 31, 1922

Dr.		Cr.	
Cash	\$760 17	Principal Acct.	\$55447 10
Real Estate Investments	4500 00	Income Acct.	21574 33
Securities Investments....	70138 20		
Deposit Salem Savings Bank	936 69		
Deposit Warren F. C. Savings Bank	272 47		
Profit and Loss	372 40		
Premium	41 50		
	<u>\$77021 43</u>		<u>\$77021 43</u>

Sutton General Fund Balance Sheet—Dec. 31, 1922

Dr.		Cr.	
Investment Acct.	\$28382 50	Cash	\$32 67
Profit and Loss.....	947 50	Principal Acct.	26000 00
		Income Acct.	3297 33
	<u>\$29330 00</u>		<u>\$29330 00</u>

Sutton Light and Fuel Fund Balance Sheet—Dec. 31, 1922

Dr.		Cr.	
Cash	\$287 50	Principal Acct.	\$5000 00
Investment Acct.	4575 00		
Profit and Loss.....	137 50		
	<u>\$5000 00</u>		<u>\$5000 00</u>

Sutton Building Fund Balance Sheet—Dec. 31, 1922

Dr.		Cr.	
Cash	\$1315 16	Principal Acct.	\$8463 30
Investment Acct.	14910 13	Income Acct.	8707 27
Deposit Warren F. C.		Profit and Loss Acct....	138 75
Savings Bank	1084 03		
	<u>\$17309 32</u>		<u>\$17309 32</u>

High School Medal Fund Balance Sheet—Dec. 31, 1922

Dr.		Cr.	
Cash	\$ 38 83	Principal Acct.	\$2000 00
Investment Acct.	2000 00	Income Acct.	643 89
Deposit Warren F. C.			
Savings Bank	605 06		
	<u>\$2643 89</u>		<u>\$2643 89</u>

Burial Lot Balance Sheet—Dec. 31, 1922

Dr.		Cr.	
Cash	\$ 159 19	Principal Acct.	\$1000 00
Investment Acct.	1000 00	Income Acct.	308 68
Deposit Warren F. C. Savings Bank	149 49		
	<u>\$1308 68</u>		<u>\$1308 68</u>

Eben T. Osborn Estate Balance Sheet—Dec. 31, 1922

(For the Benefit of the Eben Dale Sutton Reference Library)

Dr.		Cr.	
Investment Acct.	\$23905 10	Principal Acct.	\$22062 14
Profit and Loss.....	622 07	Income Acct.	2428 86
Premium Acct.	374 00	Cash	410 17
	<u>\$24901 17</u>		<u>\$24901 17</u>

SCHEDULE I

REAL ESTATE AND INVESTED FUNDS BELONGING TO THE GENERAL FUND ACCOUNT

BONDS REGISTERED, PRINCIPAL AND INTEREST

Name	Bought	Cost	Par	Bk. Val.	Mkt. Val.
Balt. & Ohio R. R. 1st Mtg. 4's 1948	1903	\$1002.50	\$1000.00	\$1000.00	\$817.50
Balt. & Ohio R. R. 1st Mtg. 4's 1948	1899	495.00	500.00	500.00	408.75
Balt. & Ohio R. R. Pitts. Jet. Md. Div. 3½'s 1925	1904	4600.00	5000.00	5000.00	4537.50
Central Ind. R. R. Gold 1st Mtg. 4's 1953	1906	975.00	1000.00	1000.00	750.00
Central Pac. Ry. Co. 1st Mtg. Gold 4's 1954	1908	910.00	1000.00	910.00	815.00
City of San Diego Water 4½'s 1942	1915	1925.00	2000.00	1925.00	2000.00
Duquesne Light Co. 6's 1949	1920	850.00	1000.00	850.00	1022.50
Lehigh & New York R. R. Co. 1st Mtg. 4's 1945	1902	4987.50	5000.00	5000.00	4250.00
Mass. Gas Co.'s Gold 4½'s 1931	1913	956.25	1000.00	956.25	915.00
N. Y. Cent. & Hud. R. R. Co. Gold Deb. 4's 1934	1904	4975.00	5000.00	5000.00	4487.50
E. I. DuPont de Nemours & Co. 7½'s 1931	1921	975.00	1000.00	975.00	1077.50
Seattle Elec. Co. Con. & Ref. Mtg. Gold 5's 1929	1912	996.25	1000.00	997.50	950.00

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Name	Bought	Cost	Par	Bk. Val.	Mkt. Val.
State of Oregon Highway 5¾'s 1937	1921	3096.30	3000.00	3000.00	3360.00
U. S. Steel Corp. Sinking Fund 5's 1963	1911	1057.50	1000.00	1000.00	1025.00
Western Union Tel. Co. Fdg. & Real Est. 4½'s 1950	1903	5075.00	5000.00	5000.00	4550.00

BONDS REGISTERED AS TO PRINCIPAL

Amer. Tel. & Tel. Col. Tr 4's 1929	1900	3960.00	4000.00	4000.00	3640.00
Ann Arbor R. R. Co. 1st Mtg. Gold 4's 1995	1902	2977.50	3000.00	3000.00	1860.00
Buffalo R. R. Co. 1st Con. Mtg. 5's 1931	1902	3495.00	3000.00	3000.00	2760.00
Buffalo & Susq. R. R. Co. 1st Mtg. 4's 1963	1901	2197.32	2000.00	2000.00	1560.00
Butte, Anaconda & Pacific 1st Mtg. Skg. Fd. 5's 1944	1914	997.50	1000.00	997.50	915.00
Chi., Mil. & St. P. R. R. Con. Gen. & Ref. Mtg. 5's 2014	1915	2030.00	2000.00	2000.00	1435.00
Cumberland Tel. & Tel. 1st & Gen. Mtg. 5's 1937	1912	1008.75	1000.00	1000.00	940.00
Conn. & Passumpsic R. R. 1st Mtg. 4's 1943	1894	997.50	1000.00	1000.00	650.00
Detroit Edison Co. 1st & Ref. Mtg. 5's 1940	1916	2035.00	2000.00	2000.00	1905.00

Name	Bought	Cost	Par	Bk. Val.	Mkt. Val.
Edison Elec. Ill. Co. 1st Con. Mtg. 4's 1939	1900	1930.00	2000.00	2000.00	1760.00
Edison Elec. Ill. Co. 1st Con. Mtg. 4's 1939	1899	4625.00	5000.00	5000.00	4400.00
Edison Elec. Ill. Co. 1st Con. Mtg. 4's 1939	1899	2835.00	3000.00	3000.00	2640.00
Ill. Cent. R. R. Louisville Div. 1st Mtg. 3 1/2's 1953	1899	4060.00	4000.00	4000.00	3160.00
Ind. Col. & Est'n Gen. & Ref. Mtg. 5's 1926	1902	5137.50	5000.00	5000.00	1000.00
Interboro Rap. Tr. 1st & Ref. Mtg. 5's 1966	1914	990.00	1000.00	990.00	747.50
N. Y. & Pa. Tel. & Tel. Co. Gen. Mtg. Gold 4's 1929	1900	1920.00	2000.00	2000.00	1820.00
N. Y. C. & H. R. R. R. Deb. (now Mtg.) 4's 1934; Reg. Principal and Interest	1916	1815.00	2000.00	1815.00	1790.00
N. Y. Railways Co. Stock	Memo				
Ohio River R. R. Co. Gen. Mtg. Gold 5's 1937	1902	1145.00	1000.00	1000.00	940.00
Pacific Tel. & Tel. 1st Mtg. & Tr. & 5's 1937	1910	995.00	1000.00	995.00	975.00
Pitts. Shenango & L. E. 1st Mtg. Gold 5's 1940	1902	1220.00	1000.00	1000.00	985.00
Portland Gen. Elec. 1st Mtg. 5's 1935	1914	1020.00	1000.00	1000.00	920.00

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Name	Bought	Cost	Par	Bk. Val.	Mkt. Val.
Prov. of New Brunswick 6's Trans. Deb. 1931	1921	895.80	1000.00	895.80	1015.00
Raleigh & S. W. Ry. Co. 1st Mtg. Gold 4's 1936	1910	5075.00	5000.00	5000.00	4150.00
Rio Grande & West 1st Con. Mtg. Gold 4's 1949	1902	937.50	1000.00	1000.00	660.00
Rio Grande & West 1st Con. Mtg. Gold 4's 1949	1901	757.50	1000.00	1000.00	660.00
So. Omaha School Bonds 5's 1923; not Reg.	1903	5300.00	5000.00	5000.00	5012.50
Tor. Ham. & Buf. R. R. Co. 1st Mtg. Gold 4's 1946	1901	1995.00	2000.00	2000.00	1660.00
Twin City Tel. 1st Mtg. Gold 5's 1926	1902	980.00	1000.00	1000.00	965.00
West Tel. & Tel. Co. Tr. Gold 5's 1932	1902	5262.50	5000.00	5000.00	4800.00
West El. Co. 1st Mtg. Gold 5's 1923	1911	5050.00	5000.00	5000.00	5000.00
West End St. R. R. 1944 Plain 5's	1915	2060.00	2000.00	2000.00	1800.00
		\$108780.67	\$108500.00	\$107807.05	\$93501.25

NOT REGISTERED

Name	Bought	Cost	Par	Bk. Val.	Mkt. Val.
Warren Nat. Bank, Peabody, 3 shares	1859	\$300.00	\$300.00	\$300.00	\$360.00
New York R. R. Co. 8 shares (No value rec'd on account of adj. of 28-29th St. Crosstown R. R. 3 1-5 shares Gen. Fd.					

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Name	Bought	Cost	Par	Bk. Val.	Mkt. Val.
3 1-5 shares Reserve Fd.					
1 3-5 shares Sutton Gen. Fd.				10000.00	10000.00
Wallis House				4000.00	4000.00
Merrill House					
Institute Building contents (exclud- ing Books) and grounds				101500.00	101500.00
				<hr/>	<hr/>
				\$109080.67	\$108800.00
				\$223607.05	\$209361.25

SCHEDULE II

REAL ESTATE AND INVESTED FUNDS BELONGING
TO THE RESERVE FUND ACCOUNT

BONDS, REGISTERED, PRINCIPAL AND INTEREST

Name	Bought	Cost	Par	Bk.Val.	Mkt. Val.
B. & M. R. R. Co. Plain					
Gold 4½'s 1944	1893	\$1052.50	\$1000.00	\$1000.00	\$750.00
Boston Elevated 5's					
1942	1912	2000.00	2000.00	2000.00	1800.00
Boston Elevated R. R.					
Plain Gold 4½'s					
1941	1911	2000.00	2000.00	1998.50	1710.00
Cent. Ind. R. R. Co.					
1st Mtg. Gold 4's					
1953	1904	1950.00	2000.00	2000.00	1500.00
Cent. Pac. R. R. 1st					
Mtg. Gold 4's 1954	1904	2730.00	3000.00	2730.00	2445.00
Chicago Ry. Co. 1st					
Mtg. Gold 5's 1927	1909	3030.00	3000.00	3000.00	2280.00
Cincinnati Gas & Elec.					
1st 5's 1956	1918	910.00	1000.00	910.00	960.00
Duquesne Light Co. 6's					
1949	1921	850.00	1000.00	850.00	1032.50
Penn. R. R. Co. Gen.					
Mtg. 4½'s 1965	1918	1780.00	2000.00	1780.00	1835.00
Penn. R. R. Co. Gen.					
Mtg. 5% 1968	1919	960.00	1000.00	960.00	1005.00
U. S. Steel Corp. Sink-					
ing Fund 5's 1963	1911	1057.50	1000.00	1000.00	1025.00
U. S. Liberty Bond 1st					
Loan 4½% Convert-					
ed 1932	1917	1000.00	1000.00	1000.00	980.00
U. S. Liberty Bond					
4¼'s 1928	1918	1000.00	1000.00	1000.00	985.00
Standard Oil, N. Y.					
Deb. 7's 1929	1921	1000.00	1000.00	1000.00	1075.00
Lake Shore & Mich.					
So. R. R. 4's 1931	1908	1852.50	2000.00	1852.50	1825.00

BONDS REGISTERED AS TO PRINCIPAL

Name	Bought	Cost	Par	Bk.Val.	Mkt. Val.
Amer. Tel. & Tel. Coll. Tr. 4's 1929	1898	1017.50	1000.00	1000.00	910.00
Amer. Tel. & Tel. Coll. Tr. 4's 1929	1912	4543.75	5000.00	4543.75	4550.00
Atlantic Coast Line Gold Bond 4's 1952	1905	1920.00	2000.00	2000.00	1750.00
Butte, Anaconda Pac. R. R. 1st Mtg. Sk. Fd. 5's 1944	1914	997.50	1000.00	997.50	915.00
Brooklyn Edison Co. Gen. Mtg. 7's 1940	1921	989.00	1000.00	989.00	1077.50
Cin. Ham. & Dayton R. R. Co. Gen. Mtg. 5's 1942	1892	2040.00	2000.00	2000.00	1800.00
City of Ottawa Deb. 5's 1945	1915	1980.00	2000.00	1980.00	1955.00
Detroit Edison Co. 1st & Ref. Mtg. 5's 1940	1918	910.00	1000.00	910.00	952.50
Ill. Cent. R. R. Co. 3½'s 1953	1899	1015.00	1000.00	1000.00	790.00
Montreal Tramways 5's 1941	1913	990.00	1000.00	990.00	890.00
N. E. Tel. & Tel. Co. Plain 5's 1932	1902	2195.00	2000.00	2000.00	1945.00
Nor. Pac. Gt. Nor. Ref. 2047 & Imp. 4½'s	1915	1905.00	2000.00	1905.00	1760.00
Nor. State Power Co. 1st & Ref. Mtg. 5's 1941	1917	1946.25	2000.00	1946.25	1830.00
Nor. State Power Co. 1st & Ref. Mtg. 5's 1941	1916	1930.00	2000.00	1930.00	1830.00
N. Y. Railways Co. Stock	Memo				
Pacific Tel. & Tel. Co. 5's 1937	1910	995.00	1000.00	995.00	975.00

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Name	Bought	Cost	Par	Bk.Val.	Mkt. Val.
Penn. & Nor. West R. R. Co., Gen. Mtg. 5's 1930	1902	5837.50	5000.00	5000.00	5000.00
Pere Marquette, 1st Mtg. 5's 1956	1892	990.00	1000.00	1136.00	962.50
Pro. of New Bruns- wick, Deb. 4½'s 1925	1916	2880.00	3000.00	2880.00	2940.00
Seattle Elec. Co., Con. & Ref. Mtg. 5's 1929	1912	2992.50	3000.00	2992.50	2850.00
Std. Oil Co. Col. 10 yr. 7% Gold Deb. 1931	1922	1061.50	1000.00	1000.00	1066.00
Twin City Tel. Co. 1st Mtg. 5's 1926	1902	1960.00	2000.00	2000.00	1930.00
West Tel. & Tel. Co. Coll. Tr. 5's ex- changed for Erie Tel. 1932	1898	1010.00	1000.00	1000.00	960.00

BONDS NOT REGISTERED

Com. Edison Co. 1st Mtg. Gold 5's 1943	1916	3075.00	3000.00	3000.00	2970.00
City of Spokane Ref. 4½'s Water 1931	1918	950.80	1000.00	950.80	1000.00
City of Spokane Park 4½'s 1962	1918	911.40	1000.00	911.40	1000.00
Central Vermont R. R. Ref. Mtg. Gold 5's 1920 exchanged for 1920 4's	1892	960.00	1000.00	1000.00	720.00
Deposit Warren F. C. Sav. Bank				272.47	272.47
Deposit Salem Sav. Bank				936.69	936.69
Harris Lot, vacant land				2500.00	2500.00
Hammond House				2000.00	2000.00

\$71175.20 \$72000.00 \$75847.36 \$72245.16

SCHEDULE III

**INVESTED FUNDS BELONGING TO THE EBEN DALE
SUTTON REFERENCE LIBRARY, GENERAL
FUND ACCOUNT**

BONDS REGISTERED AS TO PRINCIPAL AND INTEREST

Name	Bought	Cost	Par	Bk.Val.	Mkt. Val.
Cent. Ind. Ry. Co. Mtg. 4's 1953	1904	\$4875.00	\$5000.00	\$5000.00	\$2750.00
Chi. Ry. Co. 1st Mtg. 5's 1927	1909	1010.00	1000.00	1000.00	760.00
Louisville & Nas., So. Monon, Joint 4's 1952	1902	4800.00	5000.00	5000.00	4025.00
U. S. Liberty Bond 1st Loan Converted 4¼'s 1932	1917	1000.00	1000.00	1000.00	980.00
U. S. Liberty Bond 4th Loan 4¼ % 1938	1918	500.00	500.00	500.00	490.00
Penn. R. R. Gen. Mtg. 4½'s 1965	1919	882.50	1000.00	882.50	917.50

BONDS REGISTERED AS TO PRINCIPAL

Atlantic Coast Line Louis & Nash. 4's 1952	1905	\$ 906.00	\$1000.00	\$1000.00	\$ 815.00
Fitchburg R. R. Deb. 5's 1934	1914	2037.50	2000.00	2000.00	1640.00
N. Y. Railways Co. Stock	Memo				
Ohio River R. R. Gen. Mtg. 5's 1937	1902	5725.00	5000.00	5000.00	4700.00
Pitts., Shenango & L. Erie 1st Mtg. 5's 1940	1902	4880.00	4000.00	4000.00	3940.00
So. Pac. R. R. Co. 20- year Conv. 5's 1934	1914	3021.67	3000.00	3000.00	3030.00
		\$29637.67	\$28500.00	\$28382.50	\$25047.50

SCHEDULE IV

**INVESTED FUNDS BELONGING TO THE EBEN DALE
SUTTON REFERENCE LIBRARY, LIGHT
AND FUEL ACCOUNT**

BONDS REGISTERED AS TO PRINCIPAL

Name	Bought	Cost	Par	Bk.Val.	Mkt. Val.
Boston Elevated Ry. Co. 30-year Plain 4's 1935	1914	\$1702.50	\$2000.00	\$1702.50	\$1710.00
N. Y. C. & Hudson River R. R. Ref. & Imp. Mtg. 4½'s 2013	1914	2872.50	3000.00	2872.50	2502.50
		<u>\$4575.00</u>	<u>\$5000.00</u>	<u>\$4575.00</u>	<u>\$4212.50</u>

SCHEDULE V

**INVESTED FUNDS BELONGING TO THE EBEN DALE
SUTTON REFERENCE LIBRARY, BUILDING
FUND ACCOUNT**

BONDS REGISTERED AS TO PRINCIPAL AND INTEREST

Name	Bought	Cost	Par	Bk.Val.	Mkt. Val.
Boston Elevated Plain 30 yr. Gold 5's 1942	1912	\$3000.00	\$3000.00	\$3000.00	\$2730.00
Chicago Ry. Co. 1st Mtg. Gold 5's 1927	1909	1010.00	1000.00	1000.00	760.00
N. Y. Tel. 1st Gen. Mtg. 4½'s 1939	1918	867.50	1000.00	867.50	935.00
Portland Terminal Co. 1st Mtg. 4's 1961	1914	900.00	1000.00	900.00	780.00
Standard Oil Co., N. Y. Deb. 7's 1929	1921	1000.00	1000.00	1000.00	1075.00
U. S. Liberty Bond 4½'s 4th Loan	1918	500.00	500.00	500.00	492.00
U. S. Liberty Bond 4¼'s 1928	1920	937.63	1000.00	937.63	985.00

Name	Bought	Cost	Par	Bk.Val.	Mkt. Val.
Amer. Tel. & Tel. Co. Coll. Tr. 4's 1929	1914	888.75	1000.00	888.75	910.00
City of Ottawa, Can. 5% Plain Gold 1945	1915	990.00	1000.00	990.00	977.50
Interboro Rapid Transit 1st & Ref. Mtg. 5's 1966	1914	1980.00	2000.00	1980.00	1500.00
Minneapolis Gas Lt. Co. 1st Mtg. 5's 1930	1914	1000.00	1000.00	1000.00	860.00
Miss. River Power 5's 1951	1914	846.25	1000.00	846.25	920.00
N. E. Tel. & Tel. Co. Plain 5's 1932	1912	1011.25	1000.00	1000.00	975.00
Dep. Warren F. C. Sav. Bank				1084.03	1084.03
		\$14931.38	\$15500.00	\$15994.16	\$14983.53

SCHEDULE VI

INVESTED FUNDS BELONGING TO THE HIGH SCHOOL MEDAL FUND

BONDS REGISTERED AS TO PRINCIPAL AND INTEREST

Name	Bought	Cost	Par	Bk.Val.	Mkt. Val.
U. S. Steel Corp. Coll. Tr. Sinking Fund 5's 1963	1908	\$2057.00	\$2000.00	\$2000.00	\$2050.00
Dep. Warren F. C. Sav. Bank				605.06	605.06
		\$2057.00	\$2000.00	\$2605.06	\$2655.06

SCHEDULE VII

INVESTED FUNDS BELONGING TO THE BURIAL
LOT FUND ACCOUNT

BONDS REGISTERED AS TO PRINCIPAL

Name	Bought	Cost	Par	Bk.Val.	Mkt. Val.
Chi., Bur. & Quincy R. R. Co. Sinking 4's 1927	1887	\$980.00	\$1000.00	\$1000.00	\$960.00
Dep. Warren F. C. Sav. Bank				149.49	149.49
		\$980.00	\$1000.00	\$1149.49	\$1109.49

SCHEDULE VIII

EBEN T. OSBORN FUND FOR THE BENEFIT OF THE
EBEN DALE SUTTON REFERENCE LIBRARY

Name	Bought	Cost	Par	Bk.Val.	Mkt. Val.
7 American Tel. & Tel. Co.			\$700.00	\$721.00	\$864.00
5 Mass. Gas Com- panies Pfd.			500.00	340.00	352.00
1 Old Colony Railroad			100.00	112.00	80.00
7 Boston & Albany R. R.			700.00	987.00	1029.00
4 Boston & Maine R. R. 1st Pfd., class B			400.00	380.00	192.00
14 West End St. Ry. Pfd.—Changed to 7 Boston Elevated 1st Pfd.			\$700.00	770.00	480.00
1 New York, N. H. & Hartford			100.00	37.00	22.00
2 Norwich & Worces- ter Pfd.			200.00	200.00	200.00

Name	Bought	Cost	Par	Bk.Val.	Mkt. Val.
1 Boston & Maine R. R., 1st Pfd., class A			100.00	63.00	32.00
5 Boston & Maine R. R., 1st Pfd., class D			500.00	600.00	315.00
2 Boston Wharf Co.			200.00	158.00	206.00
2 Boston Storage Whse. Co.			200.00	170.00	220.00
2 Nashua & Lowell R. R.			200.00	258.00	260.00
2 Worcester Cons. St. Railway Co. Pfd.			200.00	20.00	124.00
Consumer Power Co. 5%, 1936	1922	960.00	1000.00	960.00	960.00
Standard Oil Co., N. Y. Deb. 7's	1921	1000.00	1000.00	1000.00	1075.00
U. S. Liberty Bonds 4½% 4th Loan 1938	1919	9429.10	10000.00	9429.10	9830.00
2M Duquesne Light Co. 6's 1949		1700.00	2000.00	1700.00	2065.00
Std. Oil Co. of Cal., 10 yr. 7% Gold Deb., 1931	1922	1061.50	1000.00	1000.00	1065.00
Std. Oil Co. of Cal., 10 yr. 7% 1931	1922	5332.50	5000.00	5000.00	5332.50
<hr/>					
		\$19483.10	\$24800.00	\$23905.10	\$24703.50

INSURANCE

Institute Building, Peabody Library	\$70,000.00
Institute Building, Sutton Library	6,000.00
	<hr/>
	\$76,000.00
Contents Peabody Library:	
Equipment, Furnishings, etc.	20,000.00
Books	20,000.00
Contents Sutton Library:	
Furniture and Fixtures	3,500.00
Books	15,000.00
	<hr/>
	\$58,500.00

Hammond House	2,500.00
Wallis House	10,000.00
Merrill House	5,000.00
Boiler, Liability Insurance	5,000.00
General Liability	10,000.00
Liability Workmen's Compensation	4,000.00
	<hr/>
	\$171,000.00

JOHN J. GALLAGHER,
Treasurer.

Peabody, Mass., December 29, 1922.

We have this day examined the Books, Accounts and Securities of John J. Gallagher, Treasurer, of the Peabody Institute in Peabody, Mass., and find the Books and Accounts to be correct, and the Securities to be intact.

Signed,

WILLIAM F. DUFFY,
JOHN F. JORDAN,
JOHN E. FITZGERALD,
HARRY E. TRASK,

Finance Committee.

Peabody, Mass., December 29, 1922.

I have examined the foregoing accounts of the Treasurer of the Trustees of the Peabody Institute in Peabody, Mass., together with the securities named therein, and find the same to be correct.

WM. F. GOGGIN,

City Auditor.

Trustees of the Peabody Institute, Peabody, Mass.

Gentlemen:—In accordance with your instructions we have audited the books and accounts of the Treasurer of the Trustees for the year ended December 31, 1921 and report thereon as follows:

The income from interest on bonds, dividends on stocks, and bank interest has been verified and all found to be accounted for properly. The average rate of income from securities and savings bank deposits for 1921 was a little over $4\frac{1}{2}\%$ on their book value. Receipts from rents and sundry receipts by the library were not verified but accepted as shown in the cash books.

Cancelled checks and vouchers were on hand covering all disbursements, the vouchers being properly approved where such approval was necessary.

The cash balances as shown by the cash books were found to agree with certificates of balance obtained from the bank as of December 31, 1921, due allowance being made for outstanding checks.

The securities and savings bank books representing the investments of the various funds were examined and found to be on hand as called for by the records. The savings bank accounts were not verified by communication with the banks, but the several balances are given as shown in the savings bank books.

We have also examined the insurance policies covering the buildings, personal property, and liability insurance, and found them to be in good order and apparently sufficient to cover the property.

Attached hereto, and forming a part of this report, are three schedules showing the transactions for the year and the condition of the funds at the end of the year.

Very respectfully,

HARVEY S. CHASE & COMPANY,
Certified Public Accountants.

SCHEDULE I

TRUSTEES OF THE PEABODY INSTITUTE

BALANCE SHEET, DECEMBER 31, 1921

ASSETS

Real Estate:		
Institute Building and Grounds	\$101,500.00	
General Fund Investments	14,000.00	
Reserve Fund Investments	4,500.00	
Total Real Estate		\$120,000.00
Securities:		
General Fund Investments	\$108,107.05	
Reserve Fund Investments	69,138.20	
Sutton General Fund Investments	28,382.50	
Sutton Light & Fuel Fund Investments	4,575.00	
Sutton Building Fund Investments	14,910.13	
High School Medal Fund Investments	2,000.00	
Burial Lot Fund Investments	1,000.00	
Eben T. Osborn Fund Investments	21,945.10	
Total Securities		250,057.98
Savings Bank Deposits:		
Reserve Fund	\$1,155.30	
Sutton Building Fund	1,031.82	
High School Medal Fund	575.93	
Burial Lot Fund	142.31	
Total Savings Bank Deposits		2,905.36
Cash (Warren National Bank):		
General Fund (Overdrawn)	\$ 573.65	
Reserve Fund	1,259.85	
Sutton General Fund	192.66	
Sutton Light & Fuel Fund	287.50	
Sutton Building Fund	556.41	
High School Medal Fund	17.06	
Burial Lot Fund	149.19	
Eben T. Osborn Fund	1,424.58	
Lyceum and Library Committee	383.07	
Total Cash		3,311.35
Total Assets		\$376,274.69

TRUSTEES OF THE PEABODY INSTITUTE

BALANCE SHEET, DECEMBER 31, 1921

FUNDS

General Fund:		
Principal	\$223,684.53	
Income (Debit Balance)	453.63	
Profit-and-Loss (Debit Balance)	197.50	
Total		\$223,033.40
Reserve Fund:		
Principal	\$55,447.10	
Income	20,978.65	
Profit-and-Loss (Debit Balance)	372.40	
Total		76,053.35
Sutton General Fund:		
Principal	\$26,000.00	
Income	3,137.34	
Profit-and-Loss (Debit Balance)	947.50	
Total		28,189.84
Sutton Light and Fuel Fund:		
Principal	\$5,000.00	
Profit-and-Loss (Debit Balance)	137.50	
Total		4,862.50
Sutton Building Fund:		
Principal	\$8,463.30	
Income	7,896.31	
Profit-and-Loss	138.75	
Total		16,498.36
High School Medal Fund:		
Principal	\$2,000.00	
Income	592.99	
Total		2,592.99
Burial Lot Fund:		
Principal	\$1,000.00	
Income	291.50	
Total		1,291.50
Eben T. Osborn Fund:		
Principal	\$22,062.14	
Income	1,957.22	
Profit-and-Loss (Debit Balance)	649.68	
Total		23,369.68
Lyceum and Library Committee Advances		383.07
		<u>\$376,274.69</u>

SCHEDULE II

TRUSTEES OF THE PEABODY INSTITUTE

STATEMENT OF INCOME AND EXPENDITURE YEAR ENDED DECEMBER 31, 1921 INCOME

Interest and Dividends:		
General Fund	\$4,564.96	
Reserve Fund	3,356.48	
Sutton General Fund	1,298.75	
Sutton Light and Fuel Fund	215.00	
Sutton Building Fund	771.51	
High School Medal Fund	127.73	
Burial Lot Fund	46.83	
Eben T. Osborn Fund	1,105.66	
Total Interest and Dividends		\$11,486.92
Rents:		
General Fund	\$1,270.25	
Reserve Fund	168.00	
Total Rents		1,438.25
Sundry:		
Lyceum and Library Committee;		
Fines, etc.	\$127.60	
Books Sold	3.38	130.98
Total Income		\$13,056.15

EXPENDITURE

Lyceum and Library Committee:		
Salaries	\$2,775.07	
Books	934.40	
Magazines	455.64	
Binding	378.29	
Printing	145.47	
Supplies and Incidentals	373.79	
Lectures	68.00	
		\$5,130.66

Sutton Library Committee:

Salaries	\$1,020.00	
Books	84.27	
Magazines	24.25	
Binding	53.50	
Supplies and Incidentals	3.41	
		<hr/>
		1,185.43
Salaries		2,011.90
Repairs and Painting		275.20
Insurance		874.73
Gas, Electric Light, and Water		460.29
Coal		772.60
Sundries		236.21
Medals		79.28
Care of George Peabody Burial Lot		60.00
Premium on State of Oregon Bonds Charged Off		96.30
		<hr/>
Total Expenditure		11,182.60
Net Income		<hr/>
		\$1,873.55

SCHEDULE III
**TRUSTEES OF THE PEABODY
 INSTITUTE**

**FUND INCREASES AND DECREASES YEAR
 ENDED DECEMBER 31, 1921**

CHANGES IN INCOME

	Dec. 31, 1920	Dec. 31, 1921	Increase	Decrease
General Fund	\$ 275.14	\$ 453.63		\$728.77
Reserve Fund	19,961.24	20,978.65	\$1,017.41	
Sutton General Fund	3,224.80	3,137.34		87.46
Sutton Building Fund	7,079.77	7,896.31	816.54	
High School Medal Fund	544.54	592.99	48.45	
Burial Lot Fund	304.67	291.50		13.17
Eben T. Osborn Fund	707.18	1,957.22	1,250.04	
Lyceum and Library Com- mittee Advance	368.18	383.07	14.89	
Total Increases			\$3,147.33	\$829.40
Total Decreases				829.40
Net Increase of Income Accounts			\$2,317.93	
Viz:				
Net Income—Schedule II		\$1,873.55		
Transfer of Expense on account of carrying and disposing of Prop- erty No. 3 Rutland Square, Bos- ton, previously charged to In- come; now charged to Principal (Eben T. Osborn Fund)		444.38		
			\$2,317.93	

CHANGES IN PRINCIPAL

Eben T. Osborn Fund:		
Decrease from Transfer of Ex- penses (See above)	\$444.38	
Increase from Sale of American Telephone & Telegraph Company Rights		3.25
Net Decrease in Principal		441.13
Net Increase in Assets		\$1,876.80

REPORTS OF COMMITTEES

To the Trustees of the Peabody Institute:

Gentlemen:—I transmit herewith the reports of the Librarians and of the Sub-Committees of the Lyceum and Library Committee. They present in full the work of the Institute for the year ending December 31, 1922.

Respectfully submitted,

J. W. HUDSON,

Chairman Lyceum and Library Committee.

REPORT OF THE LIBRARY COMMITTEE FOR THE YEAR ENDING DECEMBER 31, 1922

The Library has had a very successful year and shows a material increase in all branches of its work. The Librarian has cooperated with the teachers in our schools, and by their united efforts, scholars are taking greater interest in the Library, and very successful results have already been accomplished. He has also installed an open stack in the Library, which is proving of great advantage to borrowers.

The extension of public library work should be a matter of more than ordinary interest to every community, and sufficient funds should be provided for its proper maintenance.

Library authorities estimate, that a city should expend at least one dollar per capita annually, for its library. Peabody's annual expenditure is about one-fifth of that amount. The efficiency of work is not always in proportion to the amount expended, and our Library is doing excellent work with the funds provided for it.

The books purchased this year have been carefully selected, and comprises some of the best fiction, as well as many descriptive, historical and biographical works.

In the ten thousand books published this year, there are many of little merit, and some that are positively obnoxious and unfit for the home of the public library.

The promised financial aid from the city, which the Trustees expected this year, did not materialize, and consequently the Library was limited to the appropriation which the Trustees were able to make from the invested funds of the Institute.

Mayor Shea recommended an appropriation by the City,

but it was rejected by the Council. The Council represents all sections of the City, and if their vote was an indication that there is no demand for an extension of the library service to South and West Peabody, which the appropriation would have made possible, then the efforts of Trustees, Committee and Librarian to furnish library service to those localities might seem unnecessary.

It is gratifying to be able to report that the work of the Library is conducted in an able and efficient manner. The patrons are getting superior service, and all the intricate problems that the Librarian is called upon to elucidate for those seeking information, receive prompt and courteous attention. The Librarian's assistants are performing their duties faithfully, and many favorable comments are made by visitors, on the good order that always prevails in the Library.

The Committee extends its sincere sympathy to our Chairman Rev. Mr. Hudson who is in feeble health, and hope for his speedy recovery.

P. H. O'CONOR,
Chairman.

READING ROOM COMMITTEE

To the Lyceum and Library Committee:—

The Reading Room Committee herewith respectfully submit their report for the year ending December 31, 1922.

Attendance in this department during the past year shows a marked increase, at times the seating capacity is wholly inadequate to accommodate patrons who desire to read the daily papers, magazines or seeking information.

The new lighting system has been greatly appreciated and all that seems necessary would be the installation of new library furniture.

The Reading Room should be made more inviting and attractive, especially at the present time when home conditions are not as comfortable as should be, owing to lack of heat, etc.

For the Committee,

THOMAS H. MULHERIN,

Chairman.

TRUSTEES OF THE PEABODY INSTITUTE

Peabody Institute, Peabody, Mass.

Gentlemen:—In submitting the report for the Eben Dale Sutton Library for the past year, we find that three volumes only have been added during this period.

The interest shown has been very satisfactory, there being about seventeen hundred consulters and visitors, this being a very substantial increase over last year's showing, and better than an average of over one hundred monthly.

The Committee wishes to take this opportunity to thank our Librarian, Miss Frances E. Carroll, for the success of the Library, and the interest shown in the work.

Respectfully submitted,

JOHN E. FITZGERALD,
Chairman.

**Report of the Librarian of the Eben Dale Sutton Reference
Library from December 31, 1921 to December 31, 1922**

History	240
Biography	208
Natural History	195
Science	127
London News	107
English Literature	60
Geography	48
Description and Travel	47
Art	45
Genealogy	41
Encyclopaedias	40
Dictionaries	37
Theology	35
Architecture	33
Historical Costume	20
Poetry	15
Photography	3
Visitors and Consulters	1685
Volumes in Library December 31, 1921	4668
Purchased	3
Gift	1
Magazines bound from numbers	8
Volumes in Library December 31, 1922	4680

FRANCES M. CARROLL, Librarian.

REPORT OF THE LYCEUM COMMITTEE

To the Lyceum and Library Committee:

The Lyceum Committee herewith respectfully submit their report for the year ending December 31, 1922.

On account of the limited appropriation, it was deemed best to have but one lecture and to secure as good a speaker as possible. Denis A. McCarthy, LL.D., poet, lecturer and publicist was secured for the evening of November 27. He gave a delightful and instructive address on "The Poetry of Everyday Life", including readings from his own verses.

For the Lyceum Committee,

WILLARD W. WOODMAN,
Chairman.

LIBRARIAN'S REPORT

To the Lyceum and Library Committee:—

Gentlemen:—I respectfully submit the following report for the year ending December 31, 1922.

The circulation of books continues to increase which is most gratifying to all interested in library work.

Many of the teachers take great interest in supplying their pupils with proper reading, and secure books from the library, which are distributed by them from the school-room. I intend to inaugurate a system of monthly reports of new books, the same to be sent to all the schools in the city, and thereby aid in bringing about closer co-operation between the library and the school.

The books issued the past year Fiction 32,079, Non-Fiction 6,588. Total 38,667.

This does not include the school circulation.

Reference work also continues to increase and during library hours the librarian's time is almost entirely occupied assisting and directing those in search of information. The great number of those seeking higher education, increases the demand on the library, and am pleased to report that we are in excellent condition in regard to supplying the desired information.

Have introduced an open stack so we can display more of the attractive and interesting books and I expect this will be greatly appreciated, during the coming year.

The work among the foreigners has been continued but the circulation has somewhat decreased, as many of them are leaving the city, to return to their native land.

Supplying children at the library seems to be our greatest difficulty. Much more efficient work could be accomplished in this department, were facilities and conditions more favorable.

One of the outstanding features of the year, is the increase of readers who come for help, and to give this to the utmost limit is the high aim of this library.

Our membership in the Library Art Club has been continued, and the following exhibition have been given:

January 23 to February 20—War 13.

March 7 to April 3—Scenes in Surrey.

April 17 to May 15—Royal Academy.

May 22 to June 19—Baghdad.

June 16 to July 24—War 16.

July 24 to August 21—Old rhymes.

August 28 to September 25—Flags.

October 9 to November 6—Monuments of Belgium.

November 13 to December 11—Age of oak.

I wish to express my gratitude to your committee for their co-operation and unfailing interest in the work of the library, and also the support and loyalty of the library staff.

Statistics in the usual form are hereto appended.

Respectfully submitted,

JOHN E. KEEFE,
Librarian.

Classification and Circulation

	Vols. Dec. 31 1921	Added	With- drawn	Vols. Dec. 31 1922	Vols. Circu- lated	Per Cent Circu.
Law, Social Science, Public Documents	7268	66	16	7318	934	2.4
Description and Travel	3468	26	17	3477	700	1.9
History	4393	20	58	4355	757	2.1
Biography	4627	45	29	4643	830	2.2
Science and Arts	5436	50	112	5374	1301	3.3
Poetry and Drama	1997	9	10	1996	617	1.6
General Literature Periodicals	12270	81	12	12339	1449	3.7
Fiction	9440	442	176	9706	32079	82.9
						<hr/> 100.0

Accessions

Volumes in Library, December 31, 1921	48,889
Purchased	587
Periodicals bound from numbers	92
Gifts from U. S. Government	16
Gifts from State of Massachusetts	14
Gifts from individuals and institutions	30

Deductions

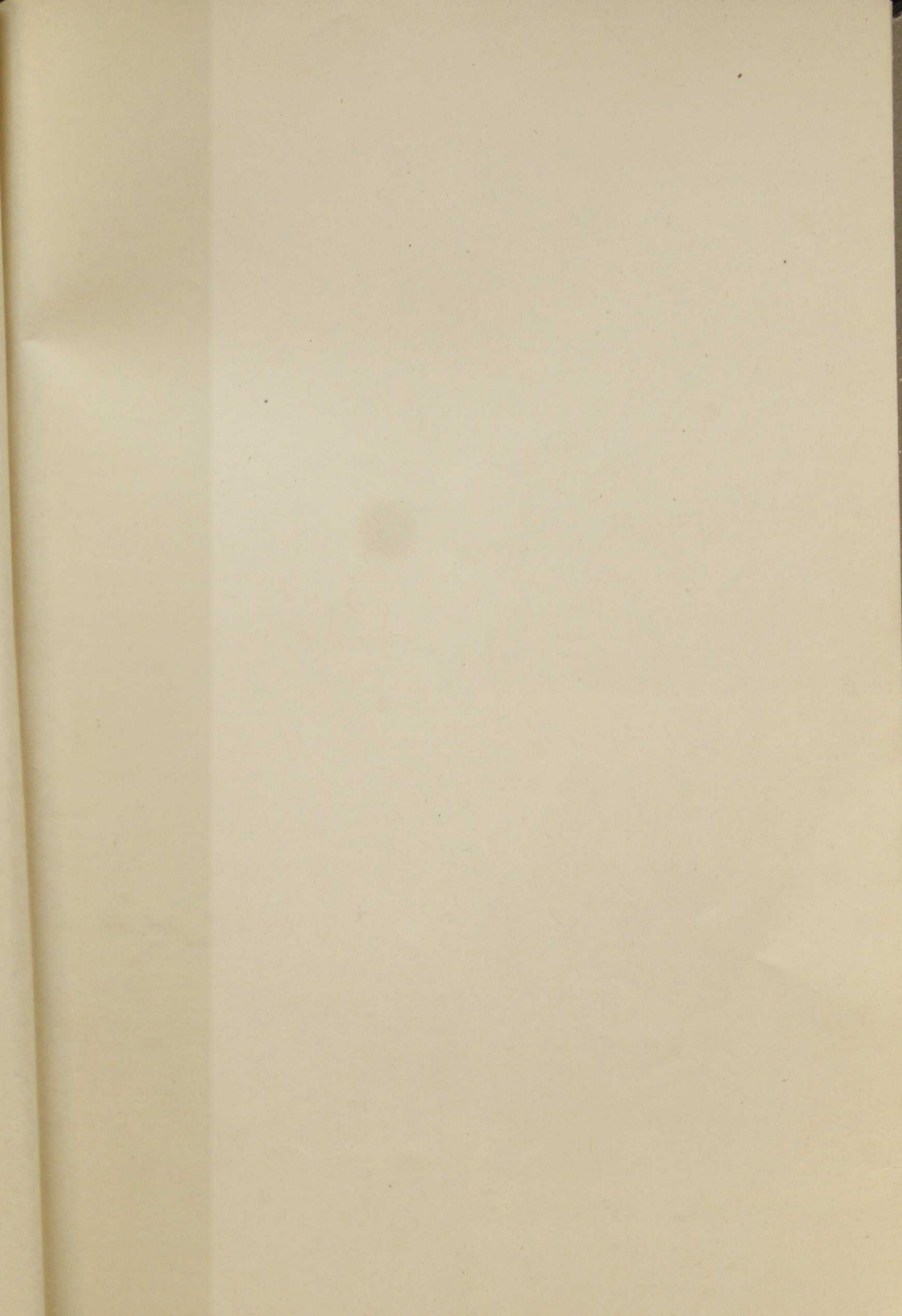
Withdrawn	430
Volumes in Library, December 31, 1922	49,208

Sundry Statistics

Days the Library was open	301
Circulation	38,667
Average	122
Largest circulation, February 25, 1922	268
Smallest circulation, Aug. 16, 1922	34
Volumes rebound	462
Fines collected	\$104.73

Donors of Bound Volumes

United States Government	16
State of Massachusetts	14
Walker, Mrs. Kate R.	14
Wilson, C. E.	2
Atkinson, Wilmer	1
DeVeyra, J. C.	1
Doran, G. E.	1
Grant, H. C.	1
Jacobson Co.	1
Jewish Committee	1
MacBeth-Evans Co.	1
Parker, M. G.	1
Shoe & Leather	1
South Manchuria Railway Co.	1
Ward, Artemus	1
Warren National Bank	1



Chicago, West Wash.

9005.83.73.1